

**United States Bankruptcy Court  
Eastern District of Pennsylvania**

In re Mohammed Alam

Debtor(s)

Case No. 21-11020/amc  
Chapter 13

**Motion to Avoid Judicial Lien on Real Estate**

1. Debtor, **Mohammed Alam** commenced this case on 4/15/21 by filing a voluntary petition for relief under Chapter 13 of Title 11 of the United States Bankruptcy Code.
2. This court has jurisdiction over this motion, filed pursuant to 11 U.S.C. Sec. 522(f) to avoid and cancel a judicial lien held by Discover Bank on real property used as the debtor's residence.
3. On March 8, 2021 creditors recorded a judicial lien against the following debtor's residence at:

**47 Hurley Court  
Upper Darby, PA 19082**

The said judicial lien is entered of record as follows:

Discover Bank v. Mohammed J. Alam  
CCP of Delaware County, No. CV-2020-007547  
Judgment entered in the amount of \$20,043.62

4. The debtor's interest in the property referred to in the preceding paragraph and encumbered by the lien has been claimed as fully exempt in their bankruptcy case.
5. The value of the mortgage as per M & T Bank's Proof of Claim No. 4 of \$77,010.23 plus the amount of the Discover Bank judgment of \$20,043.62 plus the real estate exemption of \$25,150.00 totals \$122,203.83. This total exceeds the value of debtor's house in the amount of \$90,000.00 as reflected on Schedule A/B of debtor's Schedules.
6. The existence of Discover Bank's lien on debtor's real property impairs exemptions to which the debtor would be entitled under 11 U.S.C. Sec. 522(b).

WHEREFORE, debtor prays for an order against **Discover Bank** avoiding and canceling the judicial lien on the above-mentioned property.

Dated: October 11, 2021

/s/Bradly E. Allen, Esquire  
Attorney for Debtor

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re: **Mohammed J. Alam**

:Chapter 13 No. 21-11020/amc

**Order to Avoid Judicial Lien on Real Estate**

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 2021 upon Motion of the above-named debtor, **Mohammed Alam** to avoid the judicial lien in real property held by Discover Bank.

And the debtor having asserted that the lien is subject to avoidance pursuant to 11 U.S.C. Sec. 522(f)(1)(A).

And the debtor having certified that adequate notice of the Motion was sent to the lienholder and that no answer or other response to the Motion has been filed.

Accordingly, it is hereby ORDERED and DECREED that the judicial lien in real property held by Discover Bank in and on debtor's residential real estate at 47 Hurley Court, Upper Darby, PA 19082 entered of record **by Discover Bank v. Mohammed J. Alam, in CCP Delaware County, No. CV-2020-007547** is hereby avoided.

DATED \_\_\_\_\_

HONORABLE ASHELY M. CHAN  
U.S. BANKRUPTCY JUDGE